EXHIBIT U

Name: Adalie Arroyo Date: February 14, 2018

Please fill out this survey and indicate below which of the following tasks you regularly perform or can perform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform or can perform the task on some or all of your claims. Answering "No" means you do not ever perform that task or you do so rarely.

tha	t task or you do so rarely.
1)	Verifying that the claimant is eligible for coverage under the LTD benefits plan? Yes No
ĺ	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition? Yes No
3)	Reviewing and understanding the claimant's occupational duties and occupational requirements? Yes _No
	Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis?YesNo
5)	Communicating with health care providers and/or employers, including if information requires clarification? YesNo
	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? No
7)	Interacting with attorneys where claimants are represented by counsel? No
8)	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? Yes No
9)	Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? Yes No
10)	Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
	Yes No
11)	Determining the claimant's motivation and expectations for returning to work with or without accommodations? Yes No
12)	Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? Ves No
13)	Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
	Yes No
14)	Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? No
15)	Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? Yes No
16)	Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? Yes No
17)	Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)?YesNo
18)	Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? Yes No

19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? Yes L. No
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan?No
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? Yes No
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? No
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit (i.e. home visits, surveillance, social media searches, etc.)?t_Yes No
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? Yes No
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings?
Yes No
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? Yes No
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations?
28) Evaluating claims for possible fraud? Yes No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicians, vocational rehabilitation professionals, or other internal resources is needed for a claim? No
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be made at the workplace to facilitate the employee's return?Yes No
31) Assessing the claimant's education, skills, alternate work experience, training, functionality and geographic area to determine whether he or she can return to work in any occupation?YesNo
32) Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessments
33) Evaluating whether the claimant is a candidate for vocational rehabilitation?No
34) Acting as the owner of the long term disability claims in your assigned book of claims? Yes No
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to approve or deny a claim?YesNo
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits?YesNo
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed per-month authority limits? No
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating claim decisions to claimants?YesNo
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether a claim should be continued, modified or terminated?YesNo
40) Mentoring and coaching less experienced LTD Claims Specialists? Yes
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METROPOLITAN LIFE INSURANCE COMPANY LTD (and Sr. LTD) CLAIMS SPECIALIST SURVEY	
Nan	10: Courthellarlo Date: 21418
Please fill out this survey and indicate below which of the following tasks you regularly perform or can perform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform or can perform the task on some or all of your claims. Answering "No" means you do not ever perform	
1)	Verifying that the claimant is eligible for coverage under the LTD benefits plan? X Yes No
2)	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition?
31	Reviewing and understanding the claimant's occupational duties and occupational requirements? X Yes No
	Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? XYes No
5)	Communicating with health care providers and/or employers, including if information requires clarification?
	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? X Yes No
71	loteracting with attorneys where claimants are represented by counsel? X Yes
8)	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what
	Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? X Yes No
10)	Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
	V ves No
	Determining the claimant's motivation and expectations for returning to work with or without accommodations? X Yes No
	Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? X Yes No
13)	Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
	Yes No
	Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? Y Yes No
	Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? YesNo
) Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? X YesNo
) Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/necded)
18	Evaluating the restrictions and fimitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? X Yes No

19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? X Yes No
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan? X Yes No
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? YesNo
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? X YesNo
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? X Yes No
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings?
X YesNo
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? X Yes No
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations? X YesNo
28) Evaluating claims for possible fraud? X Yes No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicians, vocational republication professionals, or other internal resources is needed for a claim? X Yes No
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be made at the workplace to facilitate the employee's return? X YesNo
31) Assessing the claimant's education, skills, alternate work experience, training, functionally and geographic
32) Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessments should be requested? Yes No
22) Evoluting whether the claimant is a candidate for vocational rehabilitation? X Yes No
34) Acting as the owner of the long term disability claims in your assigned book of claims? X Yes No
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to
approve or deny a claim? X Yes No
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits? X Yes No
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to presented
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether a claim should be continued, modified or terminated? X_Yes No
40) Mentoring and coaching less experienced LTD Claims Specialists? X Yes No
Courtney Cay 10 PRINT NAME SIGN NAME SIGN NAME
DB1/ 94376110.1 2

	LILD CONTRACTOR
Nam	ne: Tammy Crego Date: 2/12/18
perf or ca	se fill out this survey and indicate below which of the following tasks you regularly perform or can orm in connection with the LTD claims in your book of claims. Answering "Yes" means you perform an perform the task on some or all of your claims. Answering "No" means you do not ever perform task or you do so rarely.
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2)	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition?
3)	YesNo Reviewing and understanding the claimant's occupational duties and occupational requirements? YesNo
4)	Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? Yes No
5.)	Communicating with health care providers and/or employers, including if information requires clarification?
6)	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? Ves No Interacting with attorneys where claimants are represented by counsel? Yes No
77	Interpoling with afformers where claimants are represented by counsel? Yes No
8)	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? \(\frac{1}{2} \) Yes \(\frac{1}{2} \) No
	Assessing during the claimant interview whether the claimant is felling the truth, including making electionity
105	Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
	V Mar No
	Determining the claimant's motivation and expectations for returning to work with or without
	Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? YesNo
	Identifying and investigating discrepancies between the claimant's subjective complaints and the objective collinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
	Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering an
) Conducting an interview with the claimant's employer and/or health care providers to obtain information
	Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? Yes No
) Developing and documenting an action plan and/or investigation scope for each claim (i.e., inssing/needed)
18	Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? Yes No

19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? YesNo
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan? Yes No
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? VesNo
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? Ves No
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit (i.e. home visits, surveillance, social media searches, etc.)? Yes No
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? Yes No
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings?
V Yes No
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? YesNo
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations? YesNo
28) Evaluating claims for possible fraud? Yes No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicans, vocational reporting professionals, or other internal resources is needed for a claim? YesNo
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be
31) Assessing the claimant's education, skills, alternate work experience, training functionality and geographic
32) Determining whether Labor Market Surveys, Transferable Skills Analysis of Own Occupational Assessments
22x Producting whether the claimant is a candidate for vocational rehabilitation? Yes No
242 A discount the country of the long term disability claims in your assigned book of claims? V ves
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether
40) Mentoring and coaching less experienced LTD Claims Specialists? Yes No
Tammy Crego SIGN NAME (CEGO)
DB1/94376110.1 2

Name: Sharon Deforge Date: February 14, 2018

Please fill out this survey and indicate below which of the following tasks you regularly perform or can perform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform or can perform the task on some or all of your claims. Answering "No" means you do not ever perform that task or you do so rarely. 1) Verifying that the claimant is eligible for coverage under the LTD benefits plan? Ves ___ No 2) Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition? Yes ____ No 3) Reviewing and understanding the claimant's occupational duties and occupational requirements? Yes No 4) Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? Yes _No 5) Communicating with health care providers and/or employers, including if information requires clarification? Yes ___ No 6) Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? Ves No 7) Interacting with attorneys where claimants are represented by counsel? Ves No 8) Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? Yes VNo 9) Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? Yes VNo 10) Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions? Yes No 11) Determining the claimant's motivation and expectations for returning to work with or without accommodations? Ves No 12) Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? Yes ___ No 13) Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation? 14) Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? Yes ___ No 15) Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? Yes ___ No 16) Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? Yes No 17) Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)? Ves No 18) Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? Ves ___ No

19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? Yes No
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan? YesNo
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? Yes No
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? Yes No
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit (i.e. home visits, surveillance, social media searches, etc.)? Yes No
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? Yes No
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media
Yes No l do not du my own in Moham, may do a gagle seuch.
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? Yes No
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations? Yes No
28) Evaluating claims for possible fraud? <u>Yes</u> No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicians, vocational rehabilitation professionals, or other internal resources is needed for a claim?Yes No
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be made at the workplace to facilitate the employee's return? Yes No
31) Assessing the claimant's education, skills, alternate work experience, training, functionality and geographic area to determine whether he or she can return to work in any occupation? _Yes _No
32) Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessments should be requested?YesNo
33) Evaluating whether the claimant is a candidate for vocational rehabilitation? Yes No
34) Acting as the owner of the long term disability claims in your assigned book of claims? Yes No
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to approve or deny a claim?No
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits? YesNo
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed per-month authority limits? No
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating claim decisions to claimants? Yes No
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether a claim should be continued, modified or terminated? Yes No
40) Mentoring and coaching less experienced LTD Claims Specialists? Yes No
Sharon DeFinge Aleje
PRINT NAME DB1/ 94376110.1 SIGN NAME
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Nar	ne: Kim Kolypa Date: 2/6/18
Plea per or c	ase fill out this survey and indicate below which of the following tasks you regularly perform or can form in connection with the LTD claims in your book of claims. Answering "Yes" means you perform can perform the task on some or all of your claims. Answering "No" means you do not ever perform the task or rarely.
1)	Verifying that the claimant is eligible for coverage under the LTD benefits plan? Yes No
2)	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition?
3)	Reviewing and understanding the claimant's occupational duties and occupational requirements? XYes No
4)	Analyzing the claimant's medical records, determining whether additional information is necessary and then exclusively whether the claimant's medical records are consistent with the medical diagnosis? Yes No
	Communicating with health care providers and/or employers, including if information requires clarification:
6)	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the
7)	to realize with attorneys where claimants are represented by counsel? \(\times \) Yes \(\times \) NO
8)	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what
9)	Assessing during the claimant interview whether the claimant is telling the truth, including making events the
10	Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
	X vos No
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19	the claimant's to 15 benefits entermined between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
14	YesNo 1) Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? X YesNo Sources of information? X YesNo Sources of information.
1:	5) Conducting an interview with the claimant's employer and/or nearly care providers to obtain a second of the claim? X Yes No.
	6) Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual
	7) Developing and documenting an action plan and/or investigation scope for each claim (i.e., initially included and its end of the investigation scope for each claim (i.e., initially included and its end of i
1	8) Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? X YesNo

	In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? Yes No Consult with a refrequence of the claimant's an "excluded" condition under the claimant's LTD
20)	Determining whether the primary disability condition to the bondies plan? X Yes No
	Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? Yes No.
	Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? X Yes No
	Determining whether a claim requires additional investigation, including by the Special Investigation unit
	Evaluating and applying investigation materials/information received from the Special Investigation Unit?
25)	Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings?
	× Yes No
	Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care
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28	Trichitation claims for possible fraud? X Yes No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, efficients, vocationals
	Assessing whether an injured employee can return to work and what, if any, accommodations need to be Assessing whether an injured employee an return? Yes No
) Assessing the claimant's education, skills, alternate work experience, training, functionarity and goog appropriate (and property of the claimant's education, skills, alternate work in any occupation? Yes_No
	Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessments 1. 14 homography Yves No. (1) 4 VRC 015 CUS VICAS
7:	to the standard of the claimant is a candidate for Vocalional renautriculor.
	of the long term disability claims in your assigned book of claims: 22 105
ەر.	1) Acting as the owner of the long-term disacting. 5) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to
	approve or deny a ctain? 25 Tes
3	benefits? XYes No 7) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed per-month authority limits? XYes No
3	8) Preparing claim determination letters, including giving a reason for the claim decision, and constant of the claim decision of the claim decision, and constant of the claim decision of the claim decision of the claim decision.
	9) Reassessing medical information, restrictions and limitations during the fire of the claim to determine the serious should be continued, modified or terminated? Yes No
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_	O) Mentoring and coaching less experienced LTD Claims Specialists: Kolupa Sign NAME Sign NAME
D9	PRINT NAME 31/ 94376110.1 2

Name: Joquata Kandolph Date: 2-8-18
Please fill out this survey and indicate below which of the following tasks you regularly perform or can perform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform or can perform the task on some or all of your claims. Answering "No" means you do not ever perform that task or you do so rarely.
1) Verifying that the claimant is eligible for coverage under the LTD benefits plan? Yes No
2) Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition? Yes No
3) Reviewing and understanding the claimant's occupational duties and occupational requirements?YesNo
4) Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? Ves _No
5) Communicating with health care providers and/or employers, including if information requires clarification? YesNo
6) Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? No
7) Interacting with attorneys where claimants are represented by counsel? Yes No
8) Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision?YesNo
9) Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations?YesNo
10) Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
11) Determining the claimant's motivation and expectations for returning to work with or without accommodations? Yes No
12) Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? Yes No
13) Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
VYesNo
14) Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? Yes No
15) Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? Ves No
16) Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? Yes No
17) Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)?Yes No
18) Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? Ves No
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19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? Yes No Yes No Yes Ye
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan? Yes No
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? Yes No
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? Yes No
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit (i.e. home visits, surveillance, social media searches, etc.)?YesNo
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? Yes No
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings? Yes No face or requested the search of the
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? YesNo
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations? Yes No
28) Evaluating claims for possible fraud? Yes No
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicians, vocational rehabilitation professionals, or other internal resources is needed for a claim?Yes No
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be made at the workplace to facilitate the employee's return? Ves No
31) Assessing the claimant's education, skills, alternate work experience, training, functionality and geographic area to determine whether he or she can return to work in any occupation? _Yes _No retext to _No r
32) Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessments should be requested? Ves No
33) Evaluating whether the claimant is a candidate for vocational rehabilitation?Yes No
34) Acting as the owner of the long term disability claims in your assigned book of claims? Yes No
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to approve or deny a claim? Yes No
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits? Yes No
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed per-month authority limits? Yes No
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating claim decisions to claimants? V Yes No
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether a claim should be continued, modified or terminated? Yes No
40) Mentoring and coaching less experienced LTD Claims Specialists?YesNo
Joquetta Randolph PRINT NAME SIGN NAME
PRINT NAME SIGN NAME 2

Ň	ame: (1.710. States 2003 Date: 1-4-17
Pi p∈ or	lease fill out this survey and indicate below which of the following tasks you regularly perform or can erform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform can perform the task on some or all of your claims. Answering "No" means you do not ever perform at task or you do so rarely.
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2)	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition? X YesNo
	Reviewing and understanding the claimant's occupational duties and occupational requirements? Yes No Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? Yes No Communicating with health care providers and/or employers, including if information requires clarification? Yes No
6)	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? X YesNo
7)	Interacting with attorneys where claimants are represented by counsel? XYesNo
8).	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? X Yes No
9)	Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? Yes No
10)	Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions?
	Yes No
11)	Determining the claimant's motivation and expectations for returning to work with or without accommodations? X YesNo
	Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? X Yes No.
	Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation? Yes No - u/ Control Con
14)	Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? X Yes No
15)	Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? No
16) i	Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? 📈 YesNo
17) I i	Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)? 🔟 YesNo
18) 1 i	Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? Yes No - with the claimant's ability to perform their own occupation?
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19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? XYes No
20) Defermining whether the primary disabling condition is an "excluded condition and a second a second and a second a second and a second a second and a second a second and a second a second and a second a second and a second a second a second and a second a second a second a
benefits plan? X Yes No 21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim?
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22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? X Yes No
23) Determining whether a claim requires additional investigation, including by the special area of the sp
(i.e. home visits, surveillance, social media searches, etc.). 22 24) Evaluating and applying investigation materials/information received from the Special Investigation Unit?
X Yes No
25) Having social media searches conducted for doing investigation findings?
Yes No
YesNo 26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? X YesNo
27) Identifying and collaborating with MetLife attorneys and to account to the legal issues or plan interpretations? XYes No
± 11 0d9 X Ves NO
29) Deciding whether a Claim Discussion Meeting (CDM) resources is needed for a claim? Yes No
30) Assessing whether an injured employee can return to work and what, it day,
31) Assessing the claimant's education, skills, alternate work oxportance any occupation? Yes No
32) Determining whether Labor Market Surveys, Transferable Skins Analysis of Skins A
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approve or deny a claim? X Yes No
approve or deny a claim? X Yes No 36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits? Yes No
37) Validating the appropriate benefit amount for the claim and admonants page 37)
38) Preparing claim determination letters, including giving a reason for the outer
39) Reassessing medical information, restrictions and unmations during divining the second production of the second produ
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Name: Sheba Stephen Date: 2/7/18
Please fill out this survey and indicate below which of the following tasks you regularly perform or can perform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform or can perform the task on some or all of your claims. Answering "No" means you do not ever perform that task or you do so rarely.
1) Verifying that the claimant is eligible for coverage under the LTD benefits plan? Yes No
2) Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition? YesNo
3) Reviewing and understanding the claimant's occupational duties and occupational requirements? VyesNo
4) Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? Yes _No
5) Communicating with health care providers and/or employers, including if information requires clarification? YesNo
6) Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? Ves No
7) Interacting with attorneys where claimants are represented by counsel? Yes No
8) Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? YesNo
9) Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? Yes No
10) Evaluating whether the claimant's current activities are consistent with the diagnosis and restrictions? Yes No
11) Determining the claimant's motivation and expectations for returning to work with or without accommodations? Yes No
12) Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? YesNo
13) Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation?
Yes No
14) Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? Ves No
15) Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim?Yes No
16) Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? YesNo
17) Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)? YesNo
18) Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they impact the claimant's ability to perform their own occupation? No
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19) In cases involving multiple diagnoses, determining which of the claimant's conditions is the disabling condition and/or what is causing or contributing to the claimant's impairment? Yes No	
20) Determining whether the primary disabling condition is an "excluded" condition under the claimant's LTD benefits plan? Yes No	00 ON
21) Determining whether to extend ERISA deadlines given the timing and circumstances of the claim? Yes No	
22) Determining whether and when it is appropriate to involve a clinician, vocational rehabilitation expert or other internal resource(s)? Yes No	
23) Determining whether a claim requires additional investigation, including by the Special Investigation Unit (i.e. home visits, surveillance, social media searches, etc.)?YesNo	
24) Evaluating and applying investigation materials/information received from the Special Investigation Unit? YesNo	
25) Having social media searches conducted (or doing them on your own) and/or evaluating social media investigation findings?	
Yes No	
26) Evaluating whether the claimant is actually following the treatment plan recommended by his/her health care professional (filling prescriptions, participating in therapy, etc.)? Yes No).
27) Identifying and collaborating with MetLife attorneys and/or account representatives on complex claims involving legal issues or plan interpretations? Yes No	
28) Evaluating claims for possible fraud? Yes No	
29) Deciding whether a Claim Discussion Meeting ("CDM") with Unit Leaders, clinicians, vocational rehabilitation professionals, or other internal resources is needed for a claim?Yes No	
30) Assessing whether an injured employee can return to work and what, if any, accommodations need to be made at the workplace to facilitate the employee's return? Yes No	
31) Assessing the claimant's education, skills, alternate work experience, training, functionality and geographic area to determine whether he or she can return to work in any occupation? Yes _No	
32) Determining whether Labor Market Surveys, Transferable Skills Analysis or Own Occupational Assessment should be requested? Yes No	s
33) Evaluating whether the claimant is a candidate for vocational rehabilitation? Yes No	
34) Acting as the owner of the long term disability claims in your assigned book of claims? No	
35) Evaluating the facts and the terms of the LTD plan and all medical information to determine whether to approve or deny a claim? No	
36) Rendering decisions (i.e., approval, denial, continuation, modification, termination) on claims for LTD benefits? Yes No	
37) Validating the appropriate benefit amount for the claim and authorizing payment of claims up to prescribed per-month authority limits? Yes No	
38) Preparing claim determination letters, including giving a reason for the claim decision, and communicating claim decisions to claimants?YesNo	
39) Reassessing medical information, restrictions and limitations during the life of the claim to determine whether a claim should be continued, modified or terminated? Ves No	r
40) Mentoring and coaching less experienced LTD Claims Specialists? Yes No	
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	ame: Miller Menter Date: 1-4-18
01	lease fill out this survey and indicate below which of the following tasks you regularly perform or can erform in connection with the LTD claims in your book of claims. Answering "Yes" means you perform can perform the task on some or all of your claims. Answering "No" means you do not ever perform at task or you do so rarely.
1)	Verifying that the claimant is eligible for coverage under the LTD benefits plan? X Yes No
2)	Interpreting and understanding the applicable LTD plan provisions, including the definition of disability under the plan, and deciding whether a condition described in claimant's application meets the definition?
3)	and occupational duties and occupational regimements? Y Vec. No. 100 100 100 100 100 100 100 100 100 10
4)	Analyzing the claimant's medical records, determining whether additional information is necessary and then evaluating whether the claimant's medical records are consistent with the medical diagnosis? X Yes No
5)	Communicating with health care providers and/or employers, including if information requires clarification? Yes No
6)	Serving as the face of MetLife with claimants, health care providers and employers, including guiding the claimant through the claim process? YesNo
7)	Interacting with attorneys where claimants are represented by counsel? _ < Yes _ No
8)	Deciding whether to interview claimants and conducting interviews with claimants (including deciding what questions to ask) prior to making the claim decision? X Yes No
9)	Assessing during the claimant interview whether the claimant is telling the truth, including making credibility determinations? **Yes ** No ** reced to a second factor factor of the options.
10)	determinations? Yes & No + result to a section for the file of the section for the
	Yes No
11)	Determining the claimant's motivation and expectations for returning to work with or without accommodations? _X YesNo
	Determining the amount of any offsets or other amounts (such as social security, state disability benefits, workers' compensation, income from other occupations, settlement money for lost wages) that may impact the claimant's LTD benefits calculation? YesNo
	Identifying and investigating discrepancies between the claimant's subjective complaints and the objective clinical findings in the claimant's medical records as well as any discrepancies in medical documentation? Yes Yes You with a second of the control of th
14)	Determining and/or formulating opinions regarding the claimant's actual level of functionality, considering all sources of information? Yes No
15)	Conducting an interview with the claimant's employer and/or health care providers to obtain information relevant to the claim? 🔀 Yes No
16)	Assigning an appropriate "Likely Claims Progression" category for each claim and reviewing factual information to adjust that Progression if needed? <u>X</u> YesNo
17) 1	Developing and documenting an action plan and/or investigation scope for each claim (i.e., missing/needed information, discrepancies, to-do list, etc.)? Yes No
	Evaluating the restrictions and limitations identified in the claimant's medical records and whether/how they mpact the claimant's ability to perform their own occupation? A Yes No. 45 Sayout to you'de a
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21) Determining whether to extend ERISA deadlines given the timing and extendistances
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24) Evaluating and applying investigation materials/information received from the special spec
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investigation findings? Yes No
26) Evaluating whether the claimant is actually following the treatment plant recommended by
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40) Mentoring and coaching less experienced LTD Claims Specialists:
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